2166 Um

/	0	9	PE	
0	NOV	1	2 2004	C46 3
The state of the s	E TH	3.41	J-MASON C	

Please type a plus sign (+) inside this box — + Approved

PTO/SB/21 (12-97)
Approved for use through 9/30/00. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number 09/829,614

Filing Date April 10, 2001

First Named Inventor Gutierrez-Sheris

Group Art Unit 2166

Examiner Name TBA

Attorney Docket Number 25153-004

		·	ENCLOS	URES (check all that a	ply)	
Fee Transm	nittal Form			ent Papers		After Allowance Communication to Group
Fee /	Attached		Drawing	(s)		Appeal Communication to Board of Appeals and Interferences
Amendmer	nt / Response		Licensin	g-related Papers		Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
Afte	er Final			Routing Slip (PTO/SB/69) ompanying Petition		Proprietary Information
Affic	davits/declaration(s)		To Conv Provision	ert a nal Application		Status Letter
Extension of	of Time Request		Power o Change Address	f Attorney, Revocation of Correspondence	X	Additional Enclosure(s) (please identify below):
Express Ab	andonment Request		Termina	l Disclaimer		Return post card
X Information	Disclosure Statement			ntity Statement t for Refund		
Certified C Document	opy of Priority (s)	Rem	arks		<u> </u>	
	to Missing Parts/ Application	·		J		
Parl	Response to Missing Parts under 37 CFR 1.52 or 1.53					
	SIGNATU	RE O	APPLI	CANT, ATTORNEY, OR	AGE	NT
Firm				Mark Montague		
or Individual name		Cowan, Liebowitz & Latman, P.C.				
Signature			-	Jun-	S	7
Date				November 9, 2004		

	CERTIFICATE OF MAILING	
	being deposited with the United States Postal Senioner for Patents, Washington, D.C. 20231 on this	
Typed or printed name	Mark Montague	
Signature	2 Date	11/09/04

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. The will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be send to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: TBA

Group Art Unit: 2166

Serial No.: 09/829,614

Filed:

April 10, 2001

For:

MONEY-TRANSFER TECHNIQUES

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT AND CERTIFICATION UNDER 37 C.F.R. § 1.97(e)

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with copies of the prior art therein identified. Such prior art has come to applicant's attention by being cited in the Notice of Allowability dated October 18, 2004 in related application serial no. 09/635,321.

Applicant's undersigned attorney hereby certifies pursuant to 37 C.F.R. 1.97(e) that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement.

Under 37 CFR 1.97(c)(1), no fee is believed due with this submission.

Respectfully submitted,

Mark Montague Reg. No. 36,612

COWAN, LIEBOWITZ & LATMAN, P.C.

1133 Avenue of the Americas New York, NY 10036-6799 (212) 790-9200

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed: Commissioner of Patents P.O. Box 1450, Alexandria, VA 22313-1450, on

November 9, 2004 Date of Deposit

> Mark Montague Automey

Signature

November 9, 2004

Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

Please	type a	plus	sign	(+)	inside	this	box	

PTO/SB/08A (10-96)

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE bond to a collection of information unless it contains a valid OMB control number. Under the Paperwork Reduction Act of 1995, no persons are required to Complete if Known Substitute for form 1449A/PTO **Application Number** 09/829,614

NOV 1 2 2004

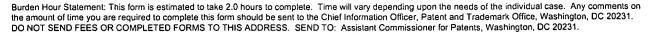
INFORMATION DISCLOSURE April 10, 2001 Filing Date STATEMENT BY APPLICANT First Named Inventor Gutierrez-Sheris Group Art Unit 2166 (use as many sheets as necessary) TBA **Examiner Name** of Attorney Docket Number 25153-004 Sheet

				U.S. PATENT DOC	JMENTS	
Examiner	Cite	U.S. Paten	t Document	Name of Patentee or Applicant	Date of Publication of	Pages, Columns, Lines, Where Relevant
nitials	No.1	Number	Kind Code ² (if known)	of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear
						<u></u>
						· · · · · · · · · · · · · · · · · · ·
					1	
				,		
			1 1	· · · · · · · · · · · · · · · · · · ·		

				F	ORI	EIGN PATENT DOCUMENT	S		
Examiner Initials	Cite No.1	Office ³	Foreign Patent Document Kind Code ⁵ Office ³ Number ⁴ (if known)		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Тв	
			JP402024762	A		Kashio	07/1998		
		\vdash							-
					\dashv				+
					-			-	\vdash

Examiner	Date		
Signature	Considered		

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.



^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Please type a plus sign (+) inside this box \rightarrow +

NOV 1 2 2004 5

PTO/SB/08B (10-96)
Approved for use through 10/31/199. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
ollection of information unless it contains a valid OMB control number.

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERC

Inder the Paperwork Reduction Act of 1995, no persons accrequired to respond to a collection of information unless it contains a valid OMB control number

Substitu	te for form 1449B/PTC		RADA	Complete if Known			
				Application Number	09/829,614		
INFO	DRMATION	1 D	ISCLOSURE	Filing Date	April 10, 2001		
STA	TEMENT !	3 Y	APPLICANT	First Named Inventor	Gutierrez-Sheris		
• • • • • • • • • • • • • • • • • • • •			711 1 21071111	Group Art Unit	2166		
	(use as many s	heet	s as necessary)	Examiner Name	TBA		
Sheet	2	of	2	Attorney Docket Number	25153-004		

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²				
		HIPPA information series, May 2003					
-							
		-					
	,						
Examiner Signature		Date Considered					

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.